

IN THE MATTER OF:

CHAPTER 13 NO:

JOE AND SHARON WELLS  
614 CYPRESS STREET  
COLUMBUS, MS 39702

16-10845

**NOTICE OF FINAL CURE PAYMENT**

Pursuant to Federal Rule of Bankruptcy Procedure 3002.1(f), the Trustee, Terre M. Vardaman, files this Notice of Final Cure Payment. The amount required to cure the default on the claim identified below has been paid in full.

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**Name of Creditor:** SN SERVICING

Court Claim Nos.: 5

Last four digits of account number (if known): 4329

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**Final Cure Amount:**

Amount of allowed pre-petition arrearage Paid by Trustee: **\$-0-**

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**Continuing Monthly Mortgage Payment:**

As of the date of the final plan payment, the continuing monthly mortgage payment was paid:

☒ **X** Chapter 13 Trustee conduit

☐ Direct by Debtor(s)

If Trustee conduit, total amount of continuing payments: **\$31,383.41 THROUGH JANUARY, 2020**

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**Additional Payments**

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Pursuant to Fed. R. Bankr. P. 3002.1(g), the Creditor MUST, within twenty-one (21) days of the service of the Notice of Final Cure Payment, file and serve on the Debtor(s), Debtor(s)' counsel and the Chapter 13 Trustee, a statement indicating (1) whether it agrees that the Debtor(s) have paid in full the amount required to cure the default on the claim; and (2) whether the Debtor(s) are otherwise current on all payments consistent with 11.U.S.C. Section 1322(b)(5).

The statement shall itemize the required cure or post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the Creditor's proof of claim and is not subject to Fed. R. Bankr. P. 3001(f).

Failure to file such statement or provide any information required by Fed. R. Bankr. P. 3002.1(g), may result in the imposition of sanctions and/or other appropriate relief as determined by the Court.

DATED: JANUARY 23, 2020.

RESPECTFULLY SUBMITTED:

/S/ TERRE M. VARDAMAN, CHAPTER 13 TRUSTEE  
PO BOX 1326  
BRANDON MS 39043-1326  
601-825-7663; [vardaman13ecf@gmail.com](mailto:vardaman13ecf@gmail.com)

**CERTIFICATE OF SERVICE**

I, Terre M. Vardaman, do hereby certify that I have this day filed the foregoing with the Clerk of Court using the CM/ECF system, and I further certify that I served a true and correct copy of same, either electronically or via United States Mail, postage prepaid, to the DEBTOR, ATTORNEY FOR DEBTOR, UNITED STATES TRUSTEE and to the following:

SN SERVICING CORPORATION  
c/o Natalie K. Brown  
Rubin, Lublin, Suarez, Serrano, LLC  
428 N. Lamar Blvd  
Ste. 107  
Oxford, MS 38655

Dated: JANUARY 23, 2020.

/S/ TERRE M. VARDAMAN